

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently Amended) An electronic settlement method used in an electronic money a computer system which electronically settles a payment using electronic money which is information regarding a monetary value recorded in a predetermined recording medium, the method comprising: the recording medium storing recording a balance of first electronic money, in the recording medium the method comprising: by the computer system, at a predetermined timing of settlement,

reading the balance of first electronic money from the recording medium;

acquiring amount of claim;

depreciating the first electronic money with time, by reducing the balance of the first electronic money at a predetermined rate based on a difference between a predetermined reference date and a settlement date and using the reduced balance as a new balance of the first electronic money; and

paying reducing an amount equal to at least a part of an the amount of claim at the time of the settlement, from the reduced balance of the first electronic money.

2. (Currently Amended) The electronic settlement method according to claim 1, further comprising, when recording a balance of second electronic money which is not depreciated with time is recorded in the recording medium, wherein in addition to reduction of a part of the amount of claim from the balance of the first electronic money is used in combination with, reducing the remaining amount of claim from the balance of the second electronic money at the time of the settlement.

3. (Original) The electronic settlement method according to claim 2, wherein an upper limit of a proportion of the first electronic money to a total amount to be paid.

4. (Currently Amended) The electronic settlement method according to claim 1 any one of claims 1 to 3, wherein a lower limit of an amount to be paid by the first electronic money is provided.

5. (Currently Amended) An electronic settlement method which electronically settles a payment using electronic money which is information regarding a monetary value recorded in a predetermined recording medium, in a computer system, the method comprising: the recording medium recording a balance of first electronic money and a balance of second electronic money, in the recording medium; and the method comprising: by the computer system, at a predetermined timing of settlement, only when the settlement is done using the first electronic money in combination with the second electronic money at a timing of settlement, allowing an amount equal to at

least a part of the amount of claim to be reduced from the balance of the first electronic money,

wherein an upper limit of a proportion of the first electronic money to a total amount to be paid is provided.

6. (Original) The electronic settlement method according to claims 5, wherein a lower limit of an amount to be paid by the first electronic money is provided.

7. (Original) The electronic settlement method according to claim 5, wherein an expiration date of the first electronic money is provided.

8. (Currently Amended) A recording medium carrying electronic money which stores a balance of electronic money which is information regarding a monetary value and capable of being settled electronically, the recording medium used in electronic settlement by a computer, the recording medium comprising:

information of a balance of depreciated first electronic money which is depreciated with time by the computer; and

a depreciation rate which is used by the computer for depreciating the depreciated electronic money, the depreciation rate being a ratio between balances of the depreciated first electronic money before and after depreciating the depreciated first electronic money.

9. (Currently Amended) The recording medium according to claim 8 further comprising:

information of a balance of ~~normal~~ second electronic money which is not changed in value with time; and
an upper limit of a proportion of the depreciated first electronic money to a total amount to be paid at the time of settlement

10. (Currently Amended) The recording medium according to claim 8, further comprising

information of a lower limit of an amount to be paid by the depreciated first electronic money.

11. (Currently Amended) The recording medium according to claim 8, further comprising

information of a depreciation date which shows a timing on which the depreciated first electronic money is depreciated.

12. (Currently Amended) A recording medium carrying electronic money which stores a

balance of the electronic money which is information regarding a monetary value and capable of being settled electronically, the recording medium used in electronic settlement by a computer, the recording medium comprising:

information of a balance of first electronic money;

information of a balance of second electronic money; and

information indicative of an upper limit of a proportion of the first electronic money to a total amount to be paid at a timing of settlement done by the computer with a combination of the first and second electronic money.

13. (Original) The recording medium according to claim 12, further comprising information showing an expiration date of the first electronic money.

14. (Original) The recording medium according to claim 12, further comprising a lower limit of an amount to be paid by the first electronic money.

15. (Currently Amended) A processing device of electronic money which reads the information recorded in the recording medium according to claim 8 any one of claims 8 to 11, and depreciates a balance of depreciated electronic money recorded in the recording medium at the depreciation rate based on elapsed days from a predetermined reference date.

16. (Currently Amended) A processing device of electronic money which reads the information recorded in the recording medium according to claim 12 any one of claims 12 to 14, depreciates balances of first electronic money and second electronic money recorded in the recording medium so that its the depreciated total becomes equal to an amount of payment, based on information showing an upper limit of a proportion of the first electronic money to a total amount to be paid, and increases electronic money of a recipient of the payment by the amount of payment.

17. (Original) An electronic settlement method used in an electronic money system which electronically settles a payment using electronic money which is information regarding a monetary value recorded in a predetermined recording medium, the method comprising:

recording a balance of first electronic money in the recording medium; and
at the time of settlement, allowing the first electronic money to be used for
the settlement when an amount of payment is more than a predetermined amount, or
prohibiting the first electronic money from being used when the amount of payment is less
than the predetermined amount.

18. (Original) The electronic settlement method according to claim 17 further comprising:

recording a balance of second electronic money in the recording medium
or another recording medium; and
settling a payment using the first electronic money and the second
electronic money when an amount of payment is more than the predetermined amount,
at a timing of settlement.

19. (Original) The electronic settlement method according to claim 17, wherein the first
electronic money is depreciated with time.

20. (Original) The electronic settlement method according to claim 19, further comprising

calculating a balance of the first electronic money after being depreciated
based on a difference between a predetermined date and a settlement date and
depreciation information showing a degree of depreciation of the first electronic money, the
depreciation information recorded in the recording medium, and
substantially replacing the balance of the first electronic money with the
calculated balance of the depreciated first electronic money.

21. (Original) The electronic settlement method according to claim 17, wherein an expiration date is set in the first electronic money.
22. (Currently Amended) A processing device of electronic money which reads information recorded in the recording medium according to claim 8 any one of claims 8 to 11 at a timing of settlement, and allows the first electronic money to be used when an amount of payment is more than a predetermined amount, or prohibits the first electronic money from being used for the settlement when the amount of payment is less than the predetermined amount.
- 23.(New) An electronic settlement method used in a computer system which electronically settles a payment using electronic money which is information regarding a monetary value recorded in a predetermined recording medium, the recording medium storing a balance of the electronic money,
the method comprising: by the computer system,
depreciating the balance of the electronic money at a predetermined rate
when a predetermined period passes from a reference date;
updating the balance of the electronic money recorded in the recording medium with the depreciated balance; and
moving a ownership of monetary value of the depreciated amount to others.